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SELECT COMMITTEE ON INTELLIGENCE

United States Senate

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The Honorable Maxine Waters
Chairman
Housing and Community Opportunity Subcommittee
U.S. House of Representatives
Washington, D.C. 20515

Dear Maxine:

I understand that the Subcommittee on Housing and Community Opportunity will soon hold a hearing on Representative Gene Taylor's Multiple Peril Insurance Act, H.R.920. I would like to thank you for your attention to the property insurance problems facing the Mississippi Gulf Coast and other coastal areas. While individual states are attempting to address the increasing cost and decreasing availability of windstorm insurance in coastal areas, it is appropriate that the Congress consider ways to address this problem on a nation-wide basis.

Clearly, the mechanisms governing the National Flood Insurance Program and private windstorm property insurance system failed in response to Hurricane Katrina. I encourage you to explore whether proposals such as H.R.920 or other concepts would provide residents of coastal areas with effective options to obtain insurance coverage for their homes and businesses against all perils while protecting taxpayers from paying for claims for damages covered by private insurance.

Thank you again for your willingness to work on this issue. With kind regards and best wishes, I remain

Sincerely yours,



Trent Lott

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Copy: The Honorable Gene Taylor